

## Imaged Certificate of Notice Page 1 of 5

United States Bankruptcy Court  
Eastern District of PennsylvaniaIn re:  
William F. Smith, Sr  
DebtorCase No. 12-21209-jkf  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Stacey  
Form ID: 138NEWPage 1 of 4  
Total Noticed: 75

Date Rcvd: Jul 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 22, 2018.

db +William F. Smith, Sr, 601 Medary Avenue, Philadelphia, PA 19126-3836  
 cr +America's Servicing Co., MAC X7801-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203  
 cr +PNC Bank, National Association, c/o Tucker Arensberg, PC, 1500 One PPG Place,  
 Pittsburgh, PA 15222-5416  
 cr +Specialized Loan Servicing LLC, 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129-2386  
 cr The Bank of New York Mellon, by its attorney in fa, Stern & Eisenberg, PC,  
 261 Old York Road, 410 The Pavilion, Jenkintown, PA 19046  
 cr +U.S. BANK NATIONAL ASSOCIATION, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883  
 cr U.S. Bank National Association, c/o Litton Loan Servicing LP, PO BOX 829009,  
 Dallas, TX 75382-9009  
 cr +US BANK NATIONAL ASSOCIATION, P.O. Box 9013, Dallas, TX 75001-9013  
 12921226 Americas Servicing Co, PO Box 10328, Des Moines, IA 50306-0328  
 12921230 Bank One, Cardmember Service, PO Box 15153, Wilmington, DE 19886-5153  
 12921229 +Bank of America, PO Box 17054, Mail Stop 1333, Wilmington, DE 19850-7054  
 12921228 Bank of America, Customer Service, PO Box 5170, Simi Valley, CA 93062-5170  
 13308040 +Bank of New York /Vericrest Financial, Caliber Home Loans, Inc., 13801 Wireless Way,  
 Oklahoma City, OK 73134-2500  
 12921231 Chase, PO Box 15298, Wilmington, DE 19850-5298  
 12921232 +Chase Home Finance, 3415 Vision Drive, Columbus, OH 43219-6009  
 12943863 DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE, P.O. Box 660933, Dallas, Texas 75266-0933  
 12921237 +Denise Smith, 601 Medary Avenue, Philadelphia, PA 19126-3836  
 12921238 Direct Loan Service System, PO Box 5609, Greenville, TX 75403-5609  
 12921239 +Ford Motor Credit, PO BOX 542000, Omaha, NE 68154-8000  
 12921243 +HSBC Bank USA, 3476 Stateview Blvd., Fort Mill, SC 29715-7203  
 13034750 +HSBC Bank USA, NA, as Trustee for Nomura Asset Acc, Americas Servicing Company,  
 ATTN: Bankruptcy Dept., MAC#D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203  
 12921241 Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497  
 12921242 Homeward Residential, PO Box 619063, Dallas, TX 75261-9063  
 12936877 +Homeward Residential, Inc., Bankruptcy Department, 1525 S. Beltline Road, Suite 100 North,  
 Coppell, TX 75019-4913  
 12921244 +Law Unit Soc/SLFC PHEAA, Student Loan Fund, 1 West 4th Street, Cincinnati, OH 45202-3604  
 13321124 +Michael D. Sayles, Esq, 427 W Cheltenham Ave #2, Elkins Park, PA 19027-3291  
 12921249 Ocwen Loan Servicing, LLC, PO Box 785063, Orlando, FL 32878-5063  
 12921251 Ocwen Loan Servicing, LLC, attn: Research Department, 12650 Ingenuity Drive,  
 Orlando, FL 32826-2703  
 13000729 +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982  
 12921252 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747  
 12951310 +Philadelphia Gas Works, 800 W Montgomery Ave, Phila Pa 19122-2898,  
 Attn: Bankruptcy Dept 3F  
 12921254 +Riverfront Federal Credit Union, 430 South Fourth Street, Reading, PA 19602-2698  
 13068374 +SPECIALIZED LOAN SERVICING, LLC, 8742 LUCENT BLVD, SUITE 300,  
 HIGHLANDS RANCH, COLORADO 80129-2386  
 12990084 Sallie Mae Inc. on behalf of USA FUNDS, Attn: Bankruptcy Litigation Unit E3149,  
 P.O. Box 9430, Wilkes-Barre, PA 18773-9430  
 12921256 +Sears, 701 East 60th Street North, PO Box 6241, Sioux Falls, SD 57117-6241  
 13223118 The Bank of New York Mellon, c/o Ocwen Loan Servicing, LLC., Attn: Bankruptcy Department,  
 P.O. Box 24605, West Palm Beach, FL 33416-4605  
 12921257 +Tri-Pac, PO Box 981439, El Paso, TX 79998-1439  
 13402228 +U.S. Bank National Association, as Trus, Serviced by Select Portfolio Servicing,,  
 3815 South West Temple, Salt Lake City, UT 84115-4412  
 14126414 United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961  
 13072564 +VERICREST FINANCIAL, 13801 WIRELESS WAY, OKLAHOMA CITY, OKLAHOMA 73134-2500  
 12921258 +Vericrest Financial, 715 South Metropolitan, Oklahoma City, OK 73108-2088  
 12921260 +Volvo Car Finance North, POB 542000, Omaha, NE 68154-8000  
 12949299 Volvo Car Finance North America, Primus Financial Services, PO Box 553179,  
 Detroit, MI 48255-3179  
 12921263 +Wells Fargo Bank, PO Box 650828, Dallas, TX 75265-0828  
 12984324 Wells Fargo Bank, N.A., Home Equity Group, 1 Home Campus X2303-01A,  
 Des Moines, IA 50328-0001  
 12940970 Wells Fargo on behalf of Education Credit Manageme, c/o ECMC, PO Box 75906,  
 St. Paul, MN 55175  
 12921264 +Xpress Loan servicing, PO Box 94553, Cleveland, OH 44101-4553  
 12921265 #+Zucker, Goldberg & Ackerman, LLC, 200 Sheffield Street, Suite 101,  
 Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Jul 21 2018 02:07:45 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 21 2018 02:06:59  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 21 2018 02:07:28 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

cr E-mail/Text: megan.harper@phila.gov Jul 21 2018 02:07:46 City Of Philadelphia,  
City of Philadelphia, Law/Revenue Department, 1401 JFK Blvd, 5th Floor,  
Municipal Services Building, Philadelphia, PA 19102  
cr +Fax: 407-737-5634 Jul 21 2018 02:43:25 Ocwen Loan Servicing, LLC, 1661 Worthington Road,  
Suite #100, WEST PALM BEACH, FL 33409-6493  
12999035 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jul 21 2018 02:26:32  
American InfoSource LP as agent for, Verizon, PO Box 248838,  
Oklahoma City, OK 73124-8838  
12921227 E-mail/Text: ACF-EBN@acf-inc.com Jul 21 2018 02:06:14 Atlantic Credit & Finance, Inc.,  
PO Box 13386, Roanoke, VA 24033-3386  
12964332 +E-mail/Text: BKRMailOps@weltman.com Jul 21 2018 02:07:13 Atlantic Credit and Finance, Inc.,  
Successor in Interest to GE MONEY BANK, c/o Weltman, Weinberg & Reis, Co., LPA,  
P.O. Box 6597, Cleveland, OH 44101-1597  
12921235 E-mail/Text: megan.harper@phila.gov Jul 21 2018 02:07:46 City of Philadelphia,  
Law Department-Bankruptcy Unit, 1515 Arch Street, 15th Floor, Philadelphia, PA 19102-1595  
13027545 E-mail/Text: megan.harper@phila.gov Jul 21 2018 02:07:46  
City of Philadelphia Law Department, Tax Unit - Bankruptcy, Municipal Services Building,  
1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595  
12921234 E-mail/Text: megan.harper@phila.gov Jul 21 2018 02:07:45  
City & School District of Philadelphia, Law Department-Tax Unit, One Parkway Building,  
1515 Arch Street, 15th Floor, Philadelphia, PA 19102-1595  
12921233 E-mail/Text: megan.harper@phila.gov Jul 21 2018 02:07:45  
City & School District of Philadelphia, Law Department-Tax Unit,  
1515 Arch Street, 15th Floor, Philadelphia, PA 19102-1595  
12921236 E-mail/Text: megan.harper@phila.gov Jul 21 2018 02:07:46 City of Philadelphia,  
Department of Revenue, PO Box 148, Philadelphia, PA 19105-0148  
13020561 +E-mail/Text: megan.harper@phila.gov Jul 21 2018 02:07:46  
City of Philadelphia, Law Department - Tax Unit, Municipal Services Building,  
1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1640  
12921240 E-mail/PDF: gecsed@recoverycorp.com Jul 21 2018 02:09:28 GE Monogram Bank, PO Box 981430,  
El Paso, TX 79998-1430  
12921246 +E-mail/Text: electronicbkydocs@nelnet.net Jul 21 2018 02:07:11 Nelnnet/Education Financial,  
3015 S. Parker RD, Ste 400, Aurora, CO 80014-2904  
13615196 +Fax: 407-737-5634 Jul 21 2018 02:43:25 OCWEN LOAN SERVICING, LLC,  
ATTN: CASHIERING DEPARTMENT, 1661 WORTHINGTON RD., SUITE 100,  
WEST PALM BEACH, FL 33409-6493  
12921247 Fax: 407-737-5634 Jul 21 2018 02:43:25 Ocwen, PO Box 24737,  
West Palm Beach, FL 33416-4737  
12921250 +Fax: 407-737-5634 Jul 21 2018 02:43:25 Ocwen Loan Servicing, 1661 Worthington RD,  
STE 100, West Palm Beach, FL 33409-6493  
13346674 +Fax: 407-737-5634 Jul 21 2018 02:43:25 Ocwen Loan Servicing, LLC,  
ATTN: Bankruptcy Department, 1661 Worthington Road, Suite 100,  
West Palm Beach, FL 33409-6493  
12998623 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 21 2018 02:26:33  
Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  
12921253 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 21 2018 02:09:45  
Portfolio Recovery & Affiliates, 120 Corporate Blvd., Suite 1, Norfolk, VA 23502-4952  
12921255 +E-mail/PDF: pa\_dc\_claims@navient.com Jul 21 2018 02:09:17 Sallie Mae, PO BOX 9500,  
Wilkes Barre, PA 18773-9500  
13105140 E-mail/PDF: pa\_dc\_ed@navient.com Jul 21 2018 02:09:31 Sallie Mae Inc. on behalf of,  
Department of Education, P.O. Box 740351, Atlanta, GA. 30374-0351  
12921259 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Jul 21 2018 02:06:14  
Verizon Wireless, PO Box 26055, Minneapolis, MN 55426-0055  
12921261 +E-mail/Text: bknotices@conduent.com Jul 21 2018 02:08:10 Wachovia Education Services,  
c/o ACS, 501 Bleeker Street, Utica, NY 13501-2401  
12921262 E-mail/Text: megan.harper@phila.gov Jul 21 2018 02:07:46 Water Revenue Bureau,  
Phyllis Chase, Collections Manager, Municipal Services Building, 1401 JFK Blvd.,  
Philadelphia, PA 19102-1663

TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr ##+SELECT PORTFOLIO SERVICING, INC, SERVICING AGENT F, 3815 South West Temple,  
Salt Lake City, UT 84115-4412  
12921245 ##+NCO Financial, PO Box 15636, Wilmington, DE 19850-5636  
12921248 ##Ocwen, PO Box 6440, Carol Stream, IL 60197-6440

TOTALS: 0, \* 0, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 22, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 20, 2018 at the address(es) listed below:

ANN E. SWARTZ on behalf of Creditor Deutsche Bank National Trust Company, as Trustee  
ecfmail@mwclaw.com, ecfmail@ecf.courtdrive.com  
BRETT ALAN SOLOMON on behalf of Creditor PNC Bank, National Association  
bsolomon@tuckerlaw.com, agilbert@tuckerlaw.com; cabbott@tuckerlaw.com  
CHRISTOPHER A. DENARDO on behalf of Creditor Nationstar Mortgage LLC, et al pakb@logs.com  
DAVID NEEREN on behalf of Creditor Specialized Loan Servicing, LLC as servicing agent for  
U.S. Bank National Association, as Trustee for Terwin Mortgage Trust 2005-14HE, Asset-Backed  
Certificates, Series 2005-14HE dneeren@udren.com, vbarber@udren.com  
DAVID NEEREN on behalf of Creditor Specialized Loan Servicing LLC as servicer for  
dneeren@udren.com, vbarber@udren.com  
DAVID H. LIPOW on behalf of Creditor The Bank of New York Mellon, as Trustee for CIT Mortgage  
Loan Trust 2007-1, by Vericrest Financial, Inc., as its attorney in fact bkecf@milsteadlaw.com,  
dlipow@milsteadlaw.com  
DAVID H. LIPOW on behalf of Creditor Specialized Loan Servicing, LLC as servicing agent for  
U.S. Bank National Association, as Trustee for Terwin Mortgage Trust 2005-14HE, Asset-Backed  
Certificates, Series 2005-14HE bkecf@milsteadlaw.com, dlipow@milsteadlaw.com  
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,  
ecf\_frpa@trusteel3.com  
HOWARD GERSHMAN on behalf of Creditor Volvo Car Finance North America hg229ecf@gmail.com,  
229ecf@glpoc.comcastbiz.net  
JEROME B. BLANK on behalf of Creditor The Bank Of New York Mellon F/K/A The Bank Of New York  
As Successor et al. paeb@fedphe.com  
JEROME B. BLANK on behalf of Creditor The Bank Of New York Mellon F/K/A The Bank Of New York,  
et al. paeb@fedphe.com  
JEROME B. BLANK on behalf of Creditor Deutsche Bank National Trust Company, As Trustee For et  
al. paeb@fedphe.com  
JOSEPH ANGE DESOYE on behalf of Creditor The Bank Of New York Mellon F/K/A The Bank Of New  
York, et al. paeb@fedphe.com  
JOSEPH ANGE DESOYE on behalf of Creditor Deutsche Bank National Trust Company, As Trustee  
For et al. paeb@fedphe.com  
JOSEPH ANGE DESOYE on behalf of Creditor The Bank Of New York Mellon F/K/A The Bank Of New  
York As Successor et al. paeb@fedphe.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor U.S. Bank National Association, Et Al...  
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
KARINA VELTER on behalf of Creditor HSBC Bank USA, National Association, as Trustee for  
Nomura Asset Acceptance Corporation Mortgage Pass-Through Certificates, Series 2006-AF1  
amps@manleydeas.com  
KEVIN M. BUTTERY on behalf of Creditor The Bank Of New York Mellon, As Trustee For Cit  
Mortgage Loan Trust 2007-1 bkyefile@rasflaw.com  
KEVIN T MCQUAIL on behalf of Creditor Deutsche Bank National Trust Company, as Trustee  
ecfmail@mwclaw.com  
KIMBERLY A. BONNER on behalf of Creditor U.S. Bank National Association, as Trustee for  
Structured Asset Investment Loan Trust, Mortgage Pass-Through Certificates, Series 2006-BNC1  
amps@manleydeas.com  
KIMBERLY A. BONNER on behalf of Creditor HSBC Bank USA, National Association, as Trustee for  
Nomura Asset Acceptance Corporation Mortgage Pass-Through Certificates, Series 2006-AF1  
amps@manleydeas.com  
KIMBERLY A. BONNER on behalf of Creditor HSBC BANK USA, NATIONAL ASSOCIATION  
amps@manleydeas.com  
LEEANE O. HUGGINS on behalf of Creditor Nationstar Mortgage LLC, et al pakb@logs.com  
LESLIE J. RASE on behalf of Creditor Ocwen Loan Servicing, LLC pakb@logs.com, lerase@logs.com  
MARISSA M. O'CONNELL on behalf of Creditor City Of Philadelphia marissa.o'connell@phila.gov,  
James.Feighan@phila.gov

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

MATTHEW CHRISTIAN WALDT on behalf of Creditor Select Portfolio Servicing, Inc., as servicing agent for U.S. Bank National Association, as Trustee for Structured Asset Investment Loan Trust, Mortgage Pass-Through Certificates, Series 2006-BNC1 mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com  
MICHAEL D. SAYLES on behalf of Debtor William F. Smith, Sr midusal@comcast.net, michaeldsaylesesq@comcast.net;r43253@notify.bestcase.com  
POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf\_frpa@trusteel3.com  
RYAN A. GOWER on behalf of Creditor The Bank of New York Mellon, as Trustee for CIT Mortgage Loan Trust 2007-1, by Vericrest Financial, Inc., as its attorney in fact bkecf@milsteadlaw.com  
RYAN A. GOWER on behalf of Creditor Specialized Loan Servicing, LLC as servicing agent for U.S. Bank National Association, as Trustee for Terwin Mortgage Trust 2005-14HE, Asset-Backed Certificates, Series 2005-14HE bkecf@milsteadlaw.com  
SALVATORE CAROLLO on behalf of Creditor Specialized Loan Servicing, LLC as servicing agent for U.S. Bank National Association, as Trustee for Terwin Mortgage Trust 2005-14HE, Asset-Backed Certificates, Series 2005-14HE ldoyle@udren.com, cblack@udren.com  
SHERRI J. Smith on behalf of Creditor Specialized Loan Servicing, LLC as servicing agent for U.S. Bank National Association, as Trustee for Terwin Mortgage Trust 2005-14HE, Asset-Backed Certificates, Series 2005-14HE sherri.braunstein@phelanhallinan.com, pa.bkecf@fedphe.com  
THOMAS I. PULEO on behalf of Creditor U.S. Bank National Association, as Trustee for Structured Asset Investment Loan Trust, Mortgage Pass-Through Certificates, Series 2006-BNC1 tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com  
THOMAS YOUNG.HAE SONG on behalf of Creditor Deutsche Bank National Trust Company, As Trustee For et al. paeb@fedphe.com  
THOMAS YOUNG.HAE SONG on behalf of Creditor The Bank Of New York Mellon F/K/A The Bank Of New York, et al. paeb@fedphe.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM MILLER\*R ecfemail@FredReigleChl3.com, ECF\_FRPA@Trusteel3.com  
WILLIAM EDWARD MILLER on behalf of Creditor The Bank of New York Mellon, by its attorney in fact Ocwen Loan Servicing, LLC wmiller@sterneisenberg.com, bkecf@sterneisenberg.com  
WILLIAM EDWARD MILLER on behalf of Creditor Ocwen Loan Servicing, LLC wmiller@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 39

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: William F. Smith, Sr  
Debtor(s)

Bankruptcy No: 12-21209-jkf  
Chapter: 13

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***NOTICE***

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.
2. Any answer, objection, responsive pleading or request for hearing with regard to the discharge of the debtors, including any request to delay the entry of discharge pursuant to 11 U.S.C. §1328(h), must be filed in writing with the Clerk of the U.S. Bankruptcy Court,

900 Market Street  
Suite 400  
Philadelphia, PA 19107

within 30 days from the date of this notice.

3. In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 7/20/18